

**Fill in this information to identify the case:**

Debtor 1 Victoria Jean Wilcox

Debtor 2

United States Bankruptcy Court for the: Southern District of Ohio

Case number : 18-33063

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST A Court claim no. 7  
(if known):

Last 4 digits of any number you use to identify the debtor's account: 8955

Date of payment change: 03/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$1,637.95  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$94.77

New escrow payment: \$257.85

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Victoria Jean Wilcox  
First Name Middle Name Last Name

Case number (if known) 18-33063

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Christopher Giacinto Date 01/31/2020  
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 31<sup>st</sup> day of January, 2020.

/S/ Christopher Giacinto

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CHRISTOPHER GIACINTO  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 18-33063)**

Debtor

Victoria Jean Wilcox  
PO Box 2224  
Richmond, IN 47375

Attorney

John Frederick Kennel  
Kennel Zeigler LLC  
1340 Woodman Drive  
Dayton, OH 45432

Trustee

John G. Jansing  
Chapter 13 Trustee  
131 North Ludlow St  
Suite 900  
Dayton, OH 45402

US Trustee

Asst US Trustee (Day)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215-2417

(800) 561-4567 FAX: (949) 517-5220

VICTORIA J WILCOX  
PO BOX 2224  
RICHMOND IN 47375

YOUR LOAN NUMBER :  
DATE: 12/16/19

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING NOVEMBER,2018 AND ENDING OCTOBER, 2019. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF NOVEMBER,2018 IS ---

PRIN & INTEREST 1,380.10  
ESCROW PAYMENT 94.77  
TOTAL 1,474.87

-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
MONTH	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION
						STARTING BALANCE	= = = >	
NOV	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54 TLP
DEC	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
JAN	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
FEB	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
MAR	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
APR	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
MAY	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
JUN	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
JUL	94.77	*		94.77	HAZARD INS	94.77	HOMEOWNERS	189.54
AUG	94.77	*		94.77	HAZARD INS	120.42	HOMEOWNERS	189.54
SEP	94.77	*		94.77	HAZARD INS	120.42	HOMEOWNERS	189.54
						137.69	COUNTY TAX	
						1280.63	COUNTY TAX	
OCT	94.77	*		94.77	HAZARD INS	120.42	HOMEOWNERS	189.54
TOT	1137.24		0.00	1137.24		2632.51		4054.06- ALP

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$189.54. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$4,054.06-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING MARCH,2020 AND ENDING FEBRUARY,2021.

PROJECTED PAYMENTS FROM ESCROW - MARCH,2020 THROUGH FEBRUARY,2021		
HOMEOWNERS INSU	1,445.04	
TOTAL	1,445.04	
PERIODIC PAYMENT TO ESCROW	120.42	(1/12 OF "TOTAL FROM ESCROW")

PROJECTED ESCROW ACTIVITY - MARCH,2020 THROUGH FEBRUARY,2021						
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --			
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED	
			ACTUAL STARTING BALANCE	= = = >		
MAR,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
APR,20	120.42	120.42	HOMEOWNERS INSU	1,408.33- ALP	240.84	RLP
MAY,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
JUN,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
JUL,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
AUG,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
SEP,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
OCT,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
NOV,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
DEC,20	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
JAN,21	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	
FEB,21	120.42	120.42	HOMEOWNERS INSU	1,408.33-	240.84	

\*\*\*\* CONTINUED ON NEXT PAGE \*\*\*\*

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED LOW POINT BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE....

YOUR ESCROW SHORTAGE IS....	1,649.17- *
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\* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM March 17, 2020.

IF YOU CHOOSE TO PAY THE ESCROW SHORTAGE IN FULL IN A LUMP SUM PRIOR TO THE EFFECTIVE PAYMENT DATE, YOUR MONTHLY PAYMENT WILL BE REDUCED BY THE MONTHLY SHORTAGE PAYMENT AMOUNT.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$1,611.09.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	1,380.10 *
ESCROW PAYMENT	120.42
SHORTAGE PYMT	137.43
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 03/17/20 ==>	1,637.95

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$189.54. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT. YOUR ESCROW CUSHION FOR THIS CYCLE IS \$240.84.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:  
04/18 \$1,516.32\*

Escrow disbursements up to escrow analysis effective date:  
01/20 \$120.42 HOMEOWNERS INSURANC  
02/20 \$120.42 HOMEOWNERS INSURANC

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.